

Remarks:

In the above amendment, Applicant has cancelled the original claims and replaced them with new claims 16-38. The first claim set, claims 16-24, is directed to a communication network. As recited in claim 16, the network resides between a mobile terminal and at least one financial institution and communicates data between them to effect financial services provided by the at least one financial institution for the mobile terminal. The mobile terminal in claim 16 has functionality of effecting financial services provided by the at least one financial institution.

As is true in the case where a device, such as a mobile terminal of claim 16, has functionality of effecting financial services, there is always a concern about a possibility of fraud in which the device is stolen or misappropriated by another. The feature of claim 16 is that if there is found a possibility of fraud, the network disables the mobile terminal, independently of the at least one financial institution. In other words, in claim 16, if there is found a possibility of fraud, the network disables the mobile terminal without the need of any instruction from or communication with the financial institution.

Usually, if a financial instrument, such as a credit card, is lost or stolen, the user has to contact the financial institution to prohibit any transaction with the financial instrument. In the invention recited in claim 16, the user contacts the network, which disables the mobile terminal. This is advantageous where the mobile terminal is capable of effecting financial services provided by multiple financial institutions because a single call to the network can disable access to the financial services provided by the multiple financial institutions, instead of calling each of the financial institutions.

The second claim set, claims 25-34, is directed to a gateway which stores menu data regarding the financial services provided by multiple financial institutions. The menu data comprises a list of financial institutions and a list of requests for performance by the financial institutions for a user of the mobile terminal. The gateway sends the menu data to the mobile terminal to guide the user, through at least one round of menu selection process, to a selection of a request for performance by a financial institution that the user desires. In other words, the gateway sends the menu data for the user to

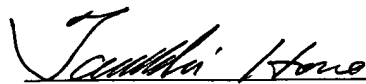
select. Through at least one round of menu selection process, the gateway leads the user to a selection of a request for desired performance by a financial institution.

The list of requests for performance may comprise a request for accepting enrollment for the financial services. The list of requests for performance may comprise a request for advancing a credit. The list of requests for performance may comprise a request for sending a record of the financial services that have been used. The list of requests for performance may comprise a request for renewing the enrollment for the financial services. The list of requests for performance may comprise a request for changing personal information registered with respect to the user. The list of requests for performance may comprise a request for canceling the enrollment for the financial services.

The third claim set, claims 35-38, is directed to a wireless telephone which has an instrument through which the user of the wireless telephone can access to financial services provided by multiple financial institutions. According to a selection of a financial institution by the user, the instrument is reconfigurable to access financial services provided by the selected financial institution.

In the Office Action dated July 30, 2004, D'Avello et al. (U.S. Patent No. 4,860,341) was cited to reject the original claims. Applicant hereby respectfully submits that there is nothing in D'Avello that discloses or teaches the inventions recited in the above first, second and third claim sets and that the present inventions recited new claims 16-38 are allowable over the reference.

Respectfully submitted,



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